

ASSET			LIABILITY AND STOCKHOLDER'S EQUITY		
CASH		\$ 692,278	STOCK MARKET LIABILITIES		\$ 3,146,712
DERIVATIVES			BANK LOANS AND LOANS GRANTED BY OTHER INSTITUTIONS:		
Held for hedging purposes		0	Short term	\$ 4,453,639	
Held for trade		6,264	Long term	1,322,629	\$ 5,776,268
PERFORMING PORTFOLIO			DERIVATIVES		
Commercial credits	\$ 9,390,133		Held for hedging purposes		\$ 0
Business or commercial activities	9,386,628		OTHER ACCOUNTS PAYABLE		
Financial entities	0		Income tax payable	\$ 3,733	
Governmental entities	3,505		Payable Employee's Profit Sharing	1,435	
NON PERFORMING PORTFOLIO			Other accounts payable	881,146	\$ 886,314
Commercial credits	\$ 260,224		DEFERRED CREDITS AND EMPLOYEES' PROFIT SHARING (NET)		\$ 0
Business or commercial activities	260,224		DEFERRED CREDITS AND ADVANCED COLLECTIONS		\$ 97,023
Financial entities	0		TOTAL LIABILITIES		\$ 9,906,317
Governmental entities	0		STOCKHOLDER'S EQUITY		
TOTAL CREDIT PORTFOLIO		\$ 9,650,357	CONTRIBUTED STOCKHOLDERS EQUITY		
(-) LESS:			Paid-in capital	\$ 242,504	
CREDIT RISK PREVENTION ESTIMATE		\$ (412,132)	Inflation adjustment on paid stock	40,674	
NET CREDIT PORTFOLIO		\$ 9,238,225	Premium in sell of shares	111,961	395,139
OTHER ACCOUNTS RECEIVABLE (NET)		\$ 386,137	EARNED CAPITAL		
ASSETS AWARDED		\$ 110,621	Capital reserves	\$ 122,535	
EQUIPMENT SUBJECT TO OPERATING LEASES		\$ 1,306,148	Retained Earnings	\$ 1,538,104	
PROPERTY, FURNITURE AND EQUIPMENT (NET)		\$ 78,704	Retained Earnings	1,476,135	
PERMANENT INVESTMENTS		\$ 0	Inflation adjustment retained earnings	61,969	
DEFERRED EMPLOYEES' PROFIT SHARING AND TAXES		\$ 120,149	Net Income	\$ 107,490	1,768,129
OTHER ASSETS			NON CONTROLLING COMPANY'S INTEREST		12
Deferred charges, advanced payments, Intangibles	\$ 131,071		TOTAL STOCKHOLDERS' EQUITY		\$ 2,163,280
Other short and long term assets	0	131,071	TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY		\$ 12,069,597
TOTAL ASSETS		\$ 12,069,597			

MEMO ACCOUNTS

Assets in managements	\$ 52,188
Non collected earned rents resulting from operating leases	14,993
Non collected accrued interests resulting from receivables due and payable.	44,691
Received collaterals	10,476,575

The historical stockholders' equity is \$242,504

"This consolidated balance sheet was formulated following the accounting criteria for regulated multiple purpose financial institutions, issued by the National Banking and Securities Commission, pursuant to Articles 99, 101 and 102 of the Banking Law, of general and mandatory observance, applied consistently and reflecting the transactions carried out by the Company at the dates aforementioned, which were prepared and assessed in adherence to sound banking practices and to the applicable legal and administrative provisions."

"This consolidated balance sheet was approved by the board of directors under the responsibility of the undersigned officers."



Jose A. Chacón Pérez  
Presidente Ejecutivo



Simon Morgenstern  
Director de Finanzas y Administración



Edgar Carrillo Jiménez  
Director de Contraloría Corporativa



María Guadalupe Nieto Martínez  
Auditor Interno

AV. EJERCITO NACIONAL 904 PISO 11 COL. PALMAS POLANCO C. P. 11560 MEXICO, D. F.  
CONSOLIDATED INCOME STATEMENT FROM JANUARY 1 st TO JUNE 30, 2015  
(Thousands of Mexican pesos)

Interest Revenue		\$	537,255
Interest expenses			(267,722)
<b>FINANCIAL MARGIN</b>		\$	<b>269,533</b>
<b>CREDIT RISK PREVENTION ESTIMATE</b>		\$	<b>(87,304)</b>
<b>CREDIT RISK ADJUSTED FINANCIAL MARGIN</b>		\$	<b>182,229</b>
Collected commissions and fees	\$	76,726	
Paid in commissions and fees		(21,651)	
Financial intermediation		(9,537)	
Net Operating Lease		48,368	
Other operational income/expense		6,622	
Administrative expenses		(127,275)	\$ (26,747)
<b>OPERATING INCOME</b>			<b>155,482</b>
Accrued Income Taxes	\$	(46,645)	
Deferred Income Taxes (Net)		(1,346)	\$ (47,991)
<b>CONSOLIDATED INCOME</b>		\$	<b>107,491</b>
Non holding company's interest			(1)
<b>NET INCOME</b>		\$	<b>107,490</b>

The presentation of this financial statement differs in concept "Net Operating Lease" which was sent to the Mexican Stock Exchange on July 28, 2015, which was presented under " Other income (expense ) of the operation"

"This consolidated income statement was prepared following the accounting criteria for regulated multiple purpose financial institutions, issued by the National Banking Commission, pursuant to Articles 99, 101 and 102 of the Banking Law", of general and mandatory observance, applied consistently with and reflecting all income and expenditures derived from the transactions carried out by the Company during the periods aforementioned, which was prepared and assessed in adherence to sound banking practices and to the applicable legal and administrative provisions."

"This consolidated income statement was approved by the board of directors under the responsibility of the undersigned officers."



Jose A. Chacón Pérez  
Presidente Ejecutivo



Simon Morgenstern  
Director de Finanzas y Administración



Edgar Carrillo Jiménez  
Director de Contraloría Corporativa



Ma. Guadalupe Nieto Martínez  
Auditor Interno

CONCEPT	CONTRIBUTED STOCKHOLDERS' EQUITY				EARNED CAPITAL			NON CONTROLLING COMPANY'S INTEREST	TOTAL STOCKHOLDERS' EQUITY	
	STOCKHOLDERS' EQUITY	CONTRIBUTIONS FOR FUTURE CAPITAL INCREASE	STOCK PREMIUM	OUTSTANDING SUBORDINATED OBLIGATIONS	CAPITAL RESERVE	PROFITS AND LOSSES OF PRIOR FISCAL YEAR	PROFITS AND LOSSES RESULTING FROM VALUATION OF INSTRUMENTS HELD FOR TRADE			NET PROFITS AND LOSSES
Balance as of December 31, 2014	283,178	0	111,981	0	122,535	1,229,331	0	308,773	11	2,055,789
Transactions inherent to decisions made by shareholders										
Share issuance										0
Profit Capitalization										0
Creation of reserves										0
Net profits and losses carryforward to previous years' profits and losses						308,773		(308,773)		0
Dividend payment										0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>308,773</b>	<b>0</b>	<b>(308,773)</b>	<b>0</b>	<b>0</b>
Transactions inherent to recognition of integral profit										
Integral Profit										107,491
Net income										0
Profits and losses resulting from valuation of instruments held for trade										0
Currency Translation Adjustment										0
Profits and losses resulting from the holding of non-monetary assets										0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>107,490</b>	<b>1</b>	<b>107,491</b>
Balance as of June 30, 2015	283,178	0	111,981	0	122,535	1,538,104	0	107,490	12	2,163,280

"This consolidated statement of stockholders equity was approved by the board of directors under the responsibility of the undersigned officers" Commission, pursuant to Articles 99,101 and 102 of de Credit Institutions Law, of general and mandatory observance, applied consistently and reflecting the transactions carried out by the Company at the dates aforementioned, which were prepared and assessed in adherence to sound banking practices and to the applicable legal and administrative provisions"

"This consolidated statement of stockholders equity was approved by the board of directors under the responsibility of the undersigned officers"




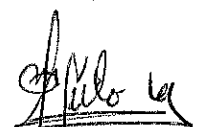

  
Jose A. Chacón Pérez  
Presidente Ejecutivo
 
  
Simón Morgejsterm  
Director de Finanzas y Administración
 
  
Edgar Carrillo Jiménez  
Director de Contraloría Corporativa
 
  
Mr. Guadalupe Nieto Martínez  
Autor Interno

CONSOLIDATED STATEMENT OF CASH FLOWS AS OF JUNE 30, 2015  
(Thousands of Mexican pesos)

Net Income		\$ <u>107,490</u>
Property, furniture and equipment depreciation	103,281	
Amortization of intangibles	4,679	
Provisions	122,206	
Deferred and accrued income taxes	47,991	
Sharing of profits and losses of non consolidated and associated companies	<u>1</u>	
Adjustments due to entries that imply no cash flow		\$ <u>278,158</u>
<b>Operating activities:</b>		
Change in derivatives(asset)		5,526
Change in credit portfolio (net)		436,951
Change in goods awarded (net)		7,758
Change in other operating assets (net)		(18,862)
Change in stock market liabilities		401,694
Change in interbanking loans and of other institutions		(994,174)
Change in derivatives(liability)		(1,370)
Change in other operating liabilities		<u>20,999</u>
Net cash flows from operating activities		\$ <u>244,170</u>
<b>Investment activities</b>		
Payments for the acquisition of properties, furniture and equipment		<u>(257,626)</u>
Net cash flow from investment activities		\$ <u>(257,626)</u>
Net cash and equivalents increase or reduction		\$ (13,456)
Cash and equivalents at the beginning of the period		\$ 705,734
Cash and equivalents at the end of the period		\$ <u><u>692,278</u></u>

"This consolidated statement of cash flows was prepared following the accounting criteria for regulated multiple purpose financial institutions, issued by the National Banking and Commission, pursuant to Articles 99,101 and 102 of the Banking Law, of general and mandatory observance, applied consistently with and reflecting all sources and applications of cash derived from the transactions carried out by the Company during the periods aforementioned, which was prepared and assessed in adherence to sound banking practices and to the applicable legal provisions"

"This consolidated statement of cash flows was approved by the board of directors under the responsibility of the undersigned officers"

			
Jose A. Chacón Pérez Presidente Ejecutivo	Simon Morgenstern Director de Finanzas y Administración	Edgar Carrillo Jiménez Director de Contraloría Corporativa	Ma. Guadalupe Nieto Martínez Auditor Interno